

STANDING CHAPTER 13 TRUSTEE ALBUQUERQUE OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

NILSA TORRES ARROYO

Case No. 13-06057-ESL

Chapter 13

Attorney Name: JUAN O CALDERON LITHGOW\*

<b>I. Appearances</b> Debtor <span style="margin-left: 40px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 40px;"><input type="checkbox"/> Absent</span> Joint Debtor <span style="margin-left: 40px;"><input type="checkbox"/> Present</span> <span style="margin-left: 40px;"><input type="checkbox"/> Absent</span> Attorney for Debtor <span style="margin-left: 40px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 40px;"><input type="checkbox"/> Absent</span> <input type="checkbox"/> Prose <input type="checkbox"/> Appearing:	Date & Time: 8/28/2013 11:00:00AM <input checked="" type="checkbox"/> R <span style="margin-left: 40px;"><input type="checkbox"/> NR</span> LV: tbd <input type="checkbox"/> This is debtor(s) 0 Bankruptcy filing. Creditors:
<b>II. Oath Administered</b> <span style="margin-left: 40px;"><input checked="" type="checkbox"/> Yes</span> <span style="margin-left: 40px;"><input type="checkbox"/> No</span>	
<b>III. Plan</b> Date: 07/27/2013 Base: \$13,620.00 Payments 0 made out of 1 due. Confirmation Hearing Date: 9/20/2013 11:00:00AM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) \$6,000.00 - \$3,000.00 = \$3,000.00	
<b>IV. Status of Meeting</b> <input checked="" type="checkbox"/> Closed <span style="margin-left: 40px;"><input type="checkbox"/> Not Held</span> <span style="margin-left: 40px;"><input type="checkbox"/> Held/Continued</span> <input type="checkbox"/> Held/Not Closed  <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

☐ Feasibility

☐ Insufficiently funded

☒ Unfair discrimination

☐ Fails disposable income

☐ Fails liquidation value test

☐ Insuarence quote

☐ No provision for secured creditor(s)

☐ Tax returns missing

☐ State - years

☐ Federal - years

Pending/Items/ Documents:

☐ DSO Recipient's Information

☐ Evidence of being current with DSO

☐ Evidence of income

☐ Monthly reports for the months

☐ Public Liability Insurance

☐ Premises

☐ Vehicle(s):

☐ Licenses issued by:

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Trustee's objection to confirmation

☒ Objection to Confirmation

☐ Oral objection by creditor

1. Debtor has not made the 1st payment, she will make the 1st payment in September 3,2013.
2. Debtor used local exemptions (PR). No wording in schedule "C". Also, combined local and federal exemptions since the automobile was claimed exemptions under 522 d(2). Trustee will object exemptions.
3. Provide evidence that Auto Cash has a security interest.

The following party(ies) object(s) confirmation:

s/Osmarie Navarro

Date: 08/28/2013

Trustee/Presiding Officer

(Rev. 05/13)